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FLOOD INSURANCE STUDY

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COMPLETED
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CITY OF OAKDALE, TENNESSEE

MORGAN COUNTY

SEPTEMBER 29, 1986

Federal Emergency Management Agency

COMMUNITY NUMBER - 470140

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FLOOD INSURANCE STUDY

CITY OF OAKDALE,
MORGAN COUNTY,
TENNESSEE

1.0 INTRODUCTION

1.1 Purpose of Study

This Flood Insurance Study investigates the existence and severity of flood hazards in the City of Oakdale, Morgan County, Tennessee, and aids in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. This study has developed flood risk data for various areas of the community that will be used to establish actuarial flood insurance rates and assist the community in its efforts to promote sound floodplain management. Minimum floodplain management requirements for participation in the National Flood Insurance Program are set forth in the Code of Federal Regulations at 44 CFR. 60.3.

In some states or communities, floodplain management criteria or regulations may exist that are more restrictive or comprehensive than the minimum Federal requirements. In such cases, the more restrictive criteria take precedence and the state (or other jurisdictional agency) will be able to explain them.

This Flood Insurance Study was prepared by compiling existing hydrologic and hydraulic technical and scientific data prepared originally for purposes other than the National Flood Insurance Program. The data were identified as the best available at the time of compilation of this Flood Insurance Study and should depict the general conditions of the flooding sources with relative accuracy. The Federal Emergency Management Agency (FEMA) performed a cursory review and accepted the data as valid for purposes of this Flood Insurance Study and the National Flood Insurance Program. However, if better information is known to exist or has been developed since the date of this report, the information should be immediately forwarded to the Natural and Technological Hazards Division, FEMA, Atlanta, Georgia, for consideration for revision of this study.

1.2 Authority and Acknowledgments

The sources of authority for this Flood Insurance Study are the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973.

The hydrologic and hydraulic analyses for this study were obtained from calculations performed by the Tennessee Valley Authority (TVA) in 1971.

1.3 Coordination

On February 20, 1985, representatives of FEMA met with Mayor Jeanette Powers to discuss upgrading the local ordinance, the benefits of regular program participation, and the possibility of sanctions.

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On March 4, 1986, the results of this Flood Insurance Study were reviewed and accepted at a final coordination meeting attended by representatives of the community and FEMA.

2.0 AREA STUDIED

2.1 Scope of Study

This Flood Insurance Study covers the incorporated area of the City of Oakdale, Morgan County, Tennessee. The area of study is shown on the Vicinity Map (Figure 1).

The areas studied by detailed methods were selected based on the extent and validity of available existing hydrologic and hydraulic data.

Flooding caused by overflow of the Emory River was studied in detail within the community.

Approximate methods of analysis were used to study all remaining areas having a potential flood hazard that did not have detailed scientific or technical data available.

Mud Lick Creek and Laurel Branch were studied by approximate methods.

2.2 Community Description

The City of Oakdale is located in eastern Tennessee and is bordered on all sides by the unincorporated areas of Morgan County. The 1980 population of Oakdale was reported to be 323 (Reference 1). The Norfolk Southern Railway serves Oakdale along the Emory River.

Development in the floodplain includes a large boarding house facility, a railroad facility along Piney Road, 17 dwellings, and 2 commercial structures along Riverview Street.

2.3 Principal Flood Problems

Due to the parameters of this existing data study, information regarding flooding problems in the community is obtained from the TVA and any other readily available sources. None of these sources provided information relating to the flooding problems in the community.

2.4 Flood Protection Measures

Flood protection measures are not known to exist within the study area.

3.0 ENGINEERING METHODS

For the flooding sources studied in detail in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. Flood events of a magnitude that are expected to be equaled or

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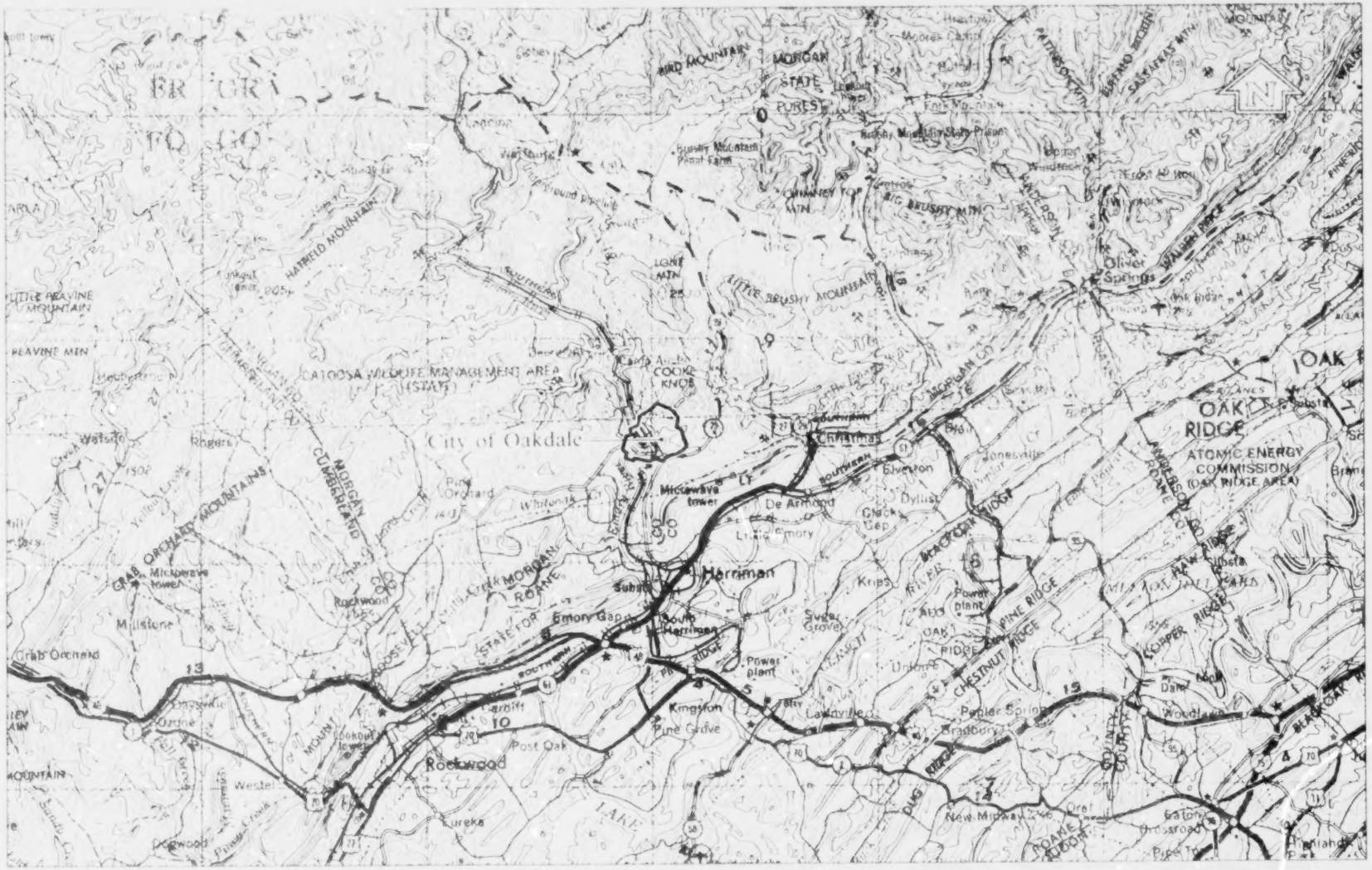

FIGURE 1

FEDERAL EMERGENCY MANAGEMENT AGENCY

CITY OF OAKDALE, TN

(MORGAN CO.)

APPROXIMATE SCALE

4 0 4 8 12 MILES

VICINITY MAP

exceeded once on the average during any 10-, 50-, 100-, or 500-year period (recurrence interval) have been selected as having special significance for floodplain management and for flood insurance rates. These events, commonly termed the 10-, 50-, 100-, and 500-year floods, have a 10-, 2-, 1-, and 0.2-percent chance, respectively, of being equaled or exceeded during any year. Although the recurrence interval represents the long-term average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood that equals or exceeds the 100-year flood (1-percent chance of annual exceedence) in any 50-year period is approximately 40 percent (4 in 10), and, for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

3.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak discharge-frequency relationships for each riverine flooding source studied in detail affecting the community.

The peak discharge-frequency relationship was established through analysis of stream gage records obtained in 1971 at the Oakdale gage.

Peak discharge-drainage area relationships for the 100-year flood of each flooding source studied in detail in the community is shown in Table 1.

TABLE 1 - SUMMARY OF DISCHARGES

FLOODING SOURCE AND LOCATION	DRAINAGE AREA (SQ MILES)	PEAK DISCHARGE (CFS) 100-YEAR
EMORY RIVER		
about 900 feet downstream of West Main Street in Oakdale	764	133,000

3.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the sources studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals.

The 100-year flood elevations were calculated using a step-backwater computer program developed in 1980 and adopted by the TVA for several years (Reference 2).

Locations of selected cross sections used in the hydraulic analyses are shown on the Flood Profiles. For stream segments for which a floodway was computed (Section 4.2), selected cross-section locations are also shown on the Flood Insurance Rate Map.

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Flood profiles were drawn showing the computed water-surface elevations for floods of the selected recurrence intervals.

The hydraulic analyses for this study are based only on the effects of unobstructed flow. The flood elevations shown on the profiles are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

All elevations are referenced to the National Geodetic Vertical Datum of 1929 (NGVD).

4.0 FLOODPLAIN MANAGEMENT APPLICATIONS

The National Flood Insurance Program encourages state and local governments to adopt sound floodplain management programs. Therefore, each Flood Insurance Study provides 100-year flood elevations and delineations of the 100- and 500-year floodplain boundaries and 100-year floodway to assist communities in developing floodplain management measures.

4.1 Floodplain Boundaries

To provide a national standard without regional discrimination, the 1-percent annual chance (100-year) flood has been adopted by FEMA as the base flood for floodplain management purposes. For each stream studied in detail, the 100-year floodplain boundary has been delineated using the flood elevation determined at each cross section. Between cross sections, the boundaries were interpolated using topographic maps at a scale of 1:24000 with a contour interval of 20 feet (Reference 3).

The 100-year floodplain boundary is shown on the Flood Insurance Rate Map. On this map, the 100-year floodplain boundary corresponds to the boundary of the areas of special flood hazards (Zones A, AE, AH, AO, A99, V, and VE). Small areas within the floodplain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

For the streams studied by approximate methods, the 100-year floodplain boundary was delineated using the Flood Hazard Boundary Map for the City of Oakdale (Reference 4).

4.2 Floodways

Encroachment on floodplains, such as structures and fill, reduces the flood-carrying capacity, increases the flood heights and velocities, and increases flood hazards in areas beyond the encroachment itself. One aspect of floodplain management involves balancing the economic gain from floodplain development against the resulting increase in flood hazard. For purposes of the National Flood Insurance Program, a floodway is used as a tool to assist local communities in this aspect of floodplain management. Under this concept, the area of the 100-year floodplain is divided into a floodway and a floodway fringe. The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 100-year flood can be carried without substantial

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increases in flood heights. Minimum Federal standards limit such increases provided that hazardous velocities are not produced. The floodways in this study are presented to local agencies as minimum standards that can be adopted directly or that can be used as a basis for additional floodway studies.

The floodways presented in this study were computed for certain stream segments on the basis of equal conveyance reduction from each side of the floodplain. Floodway widths were computed at cross sections. Between cross sections, the floodway boundaries were interpolated. The results of the floodway computations are tabulated for selected cross sections and are shown in Table 2, Floodway Data. The computed floodways are shown on the Flood Insurance Rate Map. In cases where the floodway and the 100-year floodplain boundaries are either close together or collinear, only the floodway boundary is shown. Portions of the floodway for the Emory River lie outside the corporate limits.

The area between the floodway and the 100-year floodplain boundaries is termed the floodway fringe. The floodway fringe encompasses the portion of the floodplain that could be completely obstructed without increasing the water-surface elevation of the 100-year flood more than 1.0 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to floodplain development are shown in Figure 2.

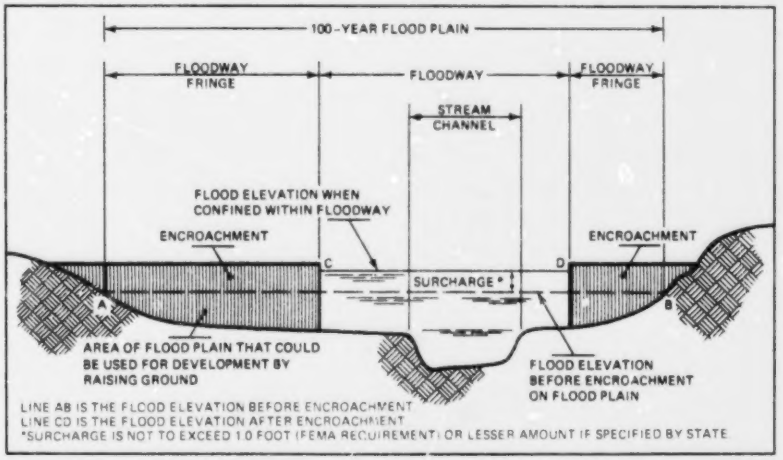
100-YEAR FLOOD PLAIN
FLOODWAY FRINGE
FLOODWAY
FLOODWAY FRINGE
STREAM CHANNEL
FLOOD ELEVATION WHEN CONFINED WITHIN FLOODWAY
ENCROACHMENT
ENCROACHMENT
C
D
SURCHARGE*
A
B
AREA OF FLOOD PLAIN THAT COULD BE USED FOR DEVELOPMENT BY RAISING GROUND
FLOOD ELEVATION BEFORE ENCROACHMENT ON FLOOD PLAIN
LINE AB IS THE FLOOD ELEVATION BEFORE ENCROACHMENT
LINE CD IS THE FLOOD ELEVATION AFTER ENCROACHMENT
*SURCHARGE IS NOT TO EXCEED 1.0 FOOT (FEMA REQUIREMENT) OR LESSER AMOUNT IF SPECIFIED BY STATE

FIGURE 2 - Floodway Schematic

5.0 INSURANCE APPLICATION

For flood insurance rating purposes, flood insurance zone designations are assigned to a community based on the results of the engineering analyses. These zones are as follows:

Zone A

Zone A is the flood insurance rate zone that corresponds to the 100-year floodplains that are determined in the Flood Insurance Study by approximate

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FLOODING SOURCE		FLOODWAY	BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE[1]	WIDTH (FEET)	REGULATORY (FEET NGVD)	WITHOUT FLOODWAY (FEET NGVD)	WITH FLOODWAY (FEET NGVD)	INCREASE (FEET)
EMORY RIVER						
A	18.24	396	798.7	798.7	799.5	0.8
B	18.39	344	799.4	799.4	800.0	0.6
C	18.41	344	799.8	799.8	800.4	0.6
D	18.80	360	800.5	800.5	801.1	0.6

[1]MILES ABOVE MOUTH

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TABLE 2

FEDERAL EMERGENCY MANAGEMENT AGENCY

CITY OF OAKDALE, TN

(MORGAN CO.)

FLOODWAY DATA

EMORY RIVER

methods. Because detailed hydraulic analyses are not performed for such areas, no base flood elevations or depths are shown within this zone.

Zone AE

Zone AE is the flood insurance rate zone that corresponds to the 100-year floodplains that are determined in the Flood Insurance Study by detailed methods. Whole-foot base flood elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone X

Zone X is the flood insurance rate zone that corresponds to areas outside the 500-year floodplain, areas within the 500-year floodplain, areas of 100-year flooding where average depths are less than 1 foot, areas of 100-year flooding where the contributing drainage area is less than 1 square mile, and areas protected from the 100-year flood by levees. No base flood elevations or depths are shown within this zone.

6.0 FLOOD INSURANCE RATE MAP

The Flood Insurance Rate Map is designed for flood insurance and floodplain management applications.

For flood insurance applications, the map designates flood insurance rate zones as described in Section 5.0 and, in the 100-year floodplains that were studied by detailed methods, shows selected whole-foot base flood elevations or average depths. Insurance agents use the zones and base flood elevations in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

For floodplain management applications, the map shows by tints, screens, and symbols the 100-year floodplain, the floodways, and the locations of selected cross sections used in the hydraulic analyses and floodway computations.

7.0 OTHER STUDIES

Due to its more detailed analysis, this Flood Insurance Study supersedes the previously printed Flood Hazard Boundary Map for the City of Oakdale (Reference 4).

8.0 LOCATION OF DATA

Information concerning the pertinent data used in the preparation of this study can be obtained by contacting the Natural and Technological Hazards Division, FEMA, 1371 Peachtree Street, NE., Suite 736, Atlanta, Georgia 30309.

9.0 REFERENCES AND BIBLIOGRAPHY

1. U.S. Department of Commerce, Bureau of the Census, 1980 Census of Population, Number of Inhabitants, Tennessee, Washington, D.C., January 1982.

2. Tennessee Valley Authority, Step-Backwater Computer Program, 1960.

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3. U.S. Geological Survey, 7.5 Minute Series Topographic Maps, Scale 1:24000, Contour Interval 20 feet: Harriman, Tennessee, 1968.

4. U.S. Department of Housing and Urban Development, Federal Insurance Administration, Flood Hazard Boundary Map, City of Oakdale, Morgan County, Tennessee, Scale 1:500, February 1974.

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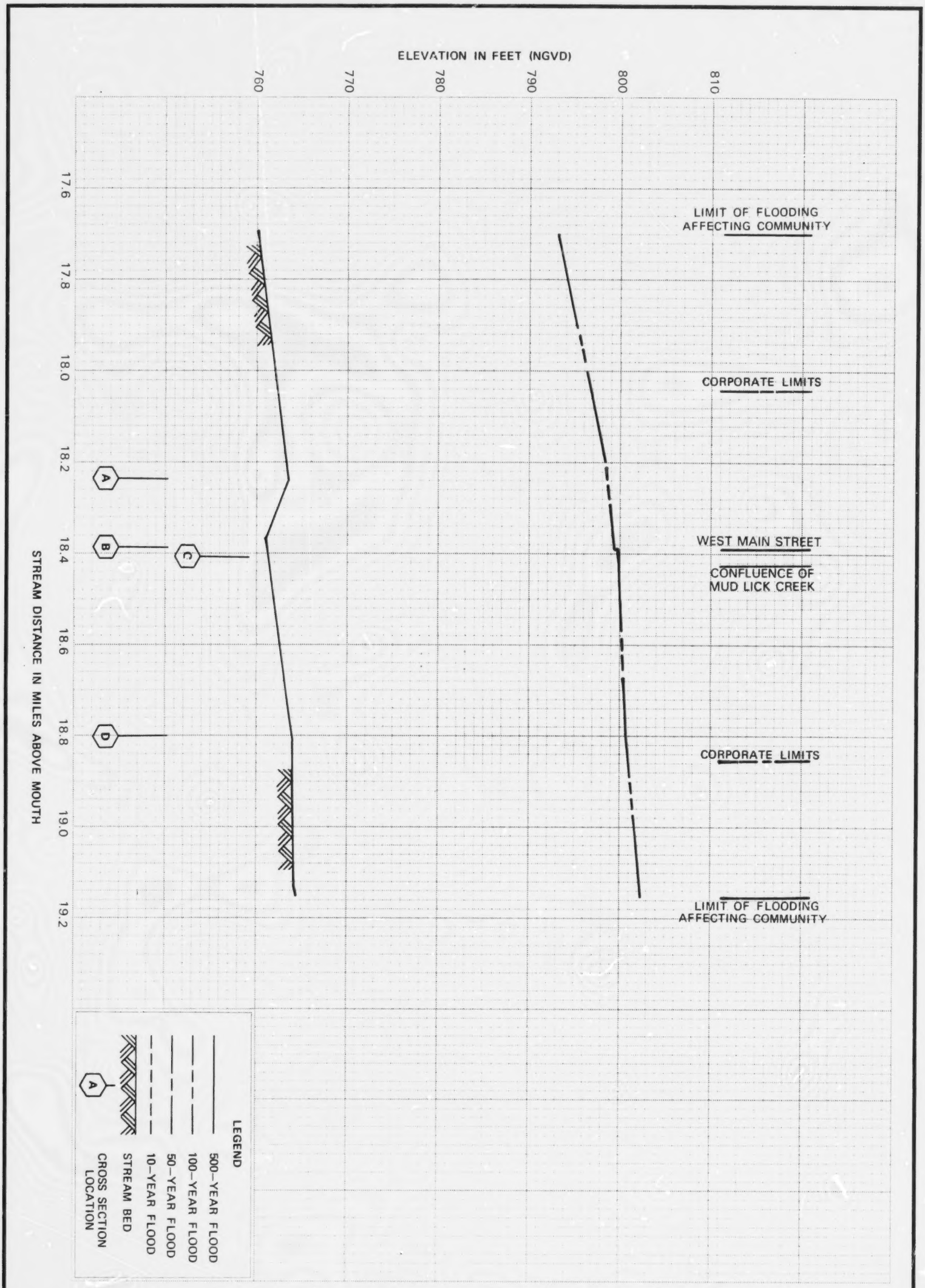

01P	FEDERAL EMERGENCY MANAGEMENT AGENCY **CITY OF OAKDALE, TN** (MORGAN CO.)	**FLOOD PROFILES** **EMORY RIVER**

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